

***Kim A. Tozier and Julie A. Tozier v. MMG Insurance Co.***

Docket No. INS-19-2003

Hearing Held February 7, 2019

Decision Issued February 12, 2019

The named insureds requested a hearing to contest the cancellation of their policy for failure to comply with the insurer's loss control recommendations. The company proved that its recommendations were reasonable and that the insureds did not comply with the recommendations in a timely manner.

**Held:** For the company. 24-A M.R.S. section 3049(10) permits cancellation of a homeowner's policy for "failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer." The company sent a notice that asked the insureds to address problems with the covered property that increased the risk of loss. Those recommendations were reasonable and not addressed within 90 days.